

**ABSTRACT**

A payment management system for obtaining an approval of an electronic fund transfer (EFT) disbursement file from a user of a remote system and transferring the EFT disbursement file to a payments processor. The payment management system comprises an electronic fund transfer submission module for generating a digest, by performing a hash of the EFT disbursement file, and transferring the digest to the remote system along with authorization control code. The authorization control code drives the remote system to obtain a digital signature of authenticated attributes, which includes the digest, and generate an authorization response. The electronic fund transfer submission module further provides for receiving the authorization response from the remote system and transferring an electronic funds submission to the payments processor. The electronic funds submission comprises the payment transaction file and at least a portion of the authorization response comprising the digital signature.